Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty;" while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse-know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never read the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent-but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months' rent income, the cost of re-papering the house, and of making many repairs-all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants IN COMPETITION for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her-some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave herself no room for CHOICE in selecting a servantvirtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place-which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles-that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE---1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

#### HELP WANTED-MALE,

Market, 224 West Wash. Ave.

LET me pay you \$50 monthly. Only ten minutes of your time daily required. All work done in your home. No canvassing. No capital. Also show you how to start morning.

No capital. Also show you how to start morning.

MANTED—Cash girl to attend bundle counter. Must be over 16. Apply Thos. H. Brandon, Brandon-Durrell, Monday morning.

LADIES—USE TRIUMPH PILLS; safe and always dependable; "relief" and particulars free. Write the Nat'l Medical Institute, Milwaukee, Wis.

WANTED Boys over 16 years of age; steady, clean work. Apply Wilson Bros. Shirt Factory, W. Sample st.

MEN for general farm work by month or Apply at Philadelphia.

County Bible quire between 9 and 10 a. m., E. A. Johnson lunch car, South st.

repair shop under the direction of the most skilled and high class automobile ex- Washington av., Flat G. perts. A splendld sutomobile text book, and kit of tools free to each student. Day WANTED-Housekeeper for widower with and evening classes. Prices reasonable. 3 children; good wages to competent per- A 9-lb. pail, \$1.00. C. A. Bunch, Lakeville, Payment plan if so desired. We teach son, Address Box J-146, News-Times. fou thoroughly in a few week's time. Write, call or phone for particulars.

SEELY AUTO SCHOOL & GARAGE.

232 N. Michigan .st. Both phones.

News-Times.

WANTED-Strong boys for carriers. Apply at News-Times circulation dept. WANTED Solleitor, Apply Box G 100

MEN-Age 18 to 30, wanted at once for Firemen and Brakemen; no experience WANTED-Young wemn for Shirt Maknecessary; \$80 to \$130 per month; tion; no strike; write immediately for full particulars. Address H. C. F., care News-

-WANTED-YOUNG MEN to know that there are only WANTED-Competent nelp. a few days left in which to receive the done. Good wages to suitable party special inducements offered you to learn Apply with references, mornings, 413 W. the Automobile Business. Do you want Colfax. to be a Chauffeur, Repairman, Demonstrator, or Salesman of Automobiles. If so investigate our system teaching and get our terms, as this special offer closes September 15 INDIANA MOTOR COLLEGE,

MEN make blg money at spare time, no canvassing. Men acquainted in factories preferred. Address Box M. L., care News-Times.

114-116 E. Sample St. Home Phone 5041.

#### WANTED-SALESMAN.

ers, poultrymen, butter-producers, etc., in LEGE. a co-operative marketing proposition. A splendid opportunity to make big money Stenographers, Typists, Bookeepers, Genl. with an old established concern with an

WE desire a sales manager for St. Joe STUDENTS entering every week. Call and county and vicinity. A small amount of

WANTED Salesmen working small coun try towns to seil our line of ciders on the side. 25 per cent commission. Can easily earn \$50.00 per week. Prompt settlements. Gus Thal, Sales Mgr., 206 S. Main St., St. Louis, Mo.

SALESMEN WANTED-Experience unnecessary, easy work, big pay. Write for large list of openings offering oppor- LOST Cirice sash on E. Colfax avenue tunities to earn \$100 to \$500 a month while NATIONAL SALESMEN'S Kansas City, San Francisco.

THE Terre Haute Advertising Co., or ing Salesmen for their all year round line of advertising Calendars, Leather Goods, Novelties, Signs, etc. Experience in this line desirable, but not essential. A splendid chance for the right kind of men to Dept. 95G, Rochester, N. Y. make permanent connection. Liberal confor particulars.

#### AGENTS WANTED.

AGENTS GET PARTICULARS OF ONE OF THE BEST PAYING PROPOSI TIONS EVER PUT ON THE MARKET. Something no one else sells. Make \$4,000 \$1.00 down and 50c per week. yearly. Send postal today for particulars. M. M. Feltman, Sales Mgr., 8085 Sycamore St., Cincinnati, O.

WE will pay you \$120.00 to distribute re figious literature in your community. WANTED-To rent, room in home where Sixty days work. Experiencee not required. Man or woman. Opportunity for day. Address University Student, care promotion. Spare time may be used. International Bible Press, 1012 arch St Philadelphia.

#### HELP WANTED-FEMALE, WANTED-Help for the kitchen, Phila

delphia.

WANTED Girl or voman for general housework, in family of three. No washing or ironing. Will pay good wages if competent, 317 Horatio Court, LADIES earn \$2.25 dozen making plain neckwear. Home business. Experience unnecessary. Mail dime for pattern, in structions. Needlecraft, 546, Altoona, Pa

WOMEN to do plain sewing at home for WANTED-Horses and cattle for fall and AT THE SUBWAY NOW-SIX all expert Main st. a large Philadelphia firm; good money | winter keeping. Frank B. Yoder, R. D. and steady work; no canvassing; send 1. Bell phone 9475. teply envelope for prices paid. Universal Co., Deak A. Walnut St., Phila., Pa.

WANTED-Lady representatives; whole or part time; our famous "KNITTOP" Form Fitting Peetticonts assure good immediate permanent income, sells on sight; experience unnecessary; prompt reply seares exclusive territory. No "dealer" \*\* mpetition. SPELMAN & CO., Chicago.

"IGH grade women solicitors to introduce our tollet specialty. Every woman and man wants one. Something entirely new. Free sample. Exclusive territory. show you how to make \$10 daily. Write

#### HELP WANTED-FEMALE.

WANTED—Delivery boy at the Eastwood MANTED—Young lady to assist in care MANTED—Six or 7-room house, strictly for SALE—Large stock of new office of children and housework; congenial home for right party. Call 627 Leland av. Bell phone 69; Home phone 2237.

WANTED-A woman to work in kitchen. 21st St., Los Angeles, Calif.

day. Go west either car line to Olive, walk north to farm. J. F. Reynoids. WANTED-Lady somettor. Apply box G- the Ideal Method and Wrinkles, Crows- C. G. FOLSOM MFG. CO., TH. DEWS-LIMES. WANTED-Ten corn cutters at once, In- WANTED-Competent girl for cooking and Winston-Salem, N. C. general housework; no washing. Mrs.

R. E. Page, 501 N. Lafayette st. housework, family of two. Apply 418 W.

pald while learning. L. S. Kent Cigar

good wages, steady work. L. S. Kent Cignr Co. WANTED-Bunch makers and rollers. steady worl. L. S. Kent Cigar Co.

ing; no previous experience necessary; good pay while learning. Saturday afternoon off. Wilson Bros. Shirt Factory. W. Sample st.

Washing done. Good wages to suitable party

#### OFFICE \*HELP.

A SPECIAL REDUCTION will be made on a few scholarships this week, for either DAY or NIGHT sessions. Kelly Business School, 120 E. Wayne st., over the Kinney Shoe Store. Bell 943, Home 2484.

#### OFFICE HELP.

WANTED-Men that work in machine COURSE OF THREE MONTHS ONLY aiways have Dr. Cravens with you. Hours, home; just being finished. First floor | JEFFERSON BLDG., HOME PHONE . shops and factories, if you would like \$10. ANY OR ALL BRANCHES THE to earn \$8 to \$12 per week extra using SAME PRICE. BUILD FOR SUCCESS. Bell phone 422. Heals sick enamel. Home phone 1677. your idle time only, call Sunday morning FUL FUTURE BY MAKING PREPARA-11 to 12 o'clock, Oct. 5, at 724 J. M. S. TION IN OUR EVENING SCHOOL Bldg. FULL PARTICULARS CHEERFULLY FURNISHED ON REQUEST. JUST TER CALL AT THE COLLEGE OF-OVER SAX'S STORE, SOUTH STOCK SALESMAN-A high grade man MICHIGAN STREET. ENTER NOW. Is more than SIX in ONE to the housewho can interest truck and fruit grow- THE SOUTH BEND BUSINESE COL- wife in washing and cleaning. Phone 3368

Office People, Call and register free for large number of satisfied shareholders. Home 2210, for Office Assistants. Thomas week. J. T. Gardiner, 1239 Silver Streett, Licensed Emp. Agency American Trust Apply to 427 N. Michigan st.

capital is required. No competition. In- Of Stenography & Typewriting, American News-Times. diana Lock Works, 415 Pythian Bldg., In- Trust Bldg. Stenography, Typewriting, dianapolis, Ind. Office Methods. Commercial Correspondence, Emp. Dept., Day and Night School.

#### LOST AND FOUND.

WATCH FOR AND PLOW between 726 N. Scott St. and Oliver Chilled Plow Works. Return to 726 N. Scott and recelve reward.

Friday evening. Finder please call 3037 you learn, positions assured. Address Bell or 713 E. Colfax. Liberal reward. TRAINING ASS'N., Chicago, New York, LOST-Friday, small mesh purse, containing check, stamp and change. Finder

call Bell phone 1863.

Terre Haute, Ind., are desirous of secur- HELP WANTED-MISCELLANEOUS. MEN AND WOMEN WANTED for govern ment Jobs. \$90.00 month. Write for list of positions open. Franklin Institute, forms.

tract. Exclusive territory. Write at once WELL dressed men and women to advertise and take orders. Desk 3, 218 N

> WANTED-People who have no machines or troublesome ones to come and see the New White. See how different they are from others. You can buy them for HAVERSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd.

## WANTED-MISCELLANEOUS.

plane might be used for one hour each News-Times. WANTED-Furs to make over; prices rea-

sonable. 132 Paris st. Bell phone 1312. LADIES let "BOB WHITE" make your rugs look like new for one cent a foot. White Renovating Co., P. O. Box 509, See display in John Hale Hat Store. FREE ALL THIS WEEK-A new Tampic scrub brush with each purchase of "ROB

### WANTED-MISCELLANEOUS.

South Bend.

WANTED-Two gentlemen for board and room in private family. Call Bell phone

WANTED-Every lady to know that Mrs. Joseph Eurrick is ready to do your weaving. All warp is furnished by weaver. Bell phone 9294.

WANTED-To buy second hand cool stove. 608 S. Olive. State price. WANTED-TO RENT.

PLUER-DE-LIS SPECI- WANTED TO RENT-On the west side ALTY COMPANY, 32 S. Wabash Ave., or 6-room house, moderate price. Call FOR SALE-One bay 6 year-old horse at Bell 4195.

#### WANTED FOR RENT.

able people. Read marriage testimonials. - Paper sealed, 10 cts. Mrs. Bell, 2516 West FOR SALE-Steel ranges, guaranteed bak-

Feet, and lines on the face vanish like

"SALSAD" Is more than SEVEN to ONE to the housetoday for IT. LOVERS of High Class Honey meet me

sires to interest capital to push same. J-102, News-Times. WANTED- Girl for stripping tobacco, Will assign interest to right party; merit

> Main st. LARGE Storage Sale of a fine lot of househ id goods, including square plane . at Jerry Moore's, 126 S. Main st., Friday, Oct. 10, 1913.

assured. Address Hupp Garage, 742 S.

guarantee then decide who will be your isfied it costs you nothing. MARTIN F. PANE. Teacher of Plano. 309 W. Colfax Av. or liberal terms

Bell Phone 1904. W. P. WORENRY Vocal Instructor. (Musical Director St. James' Choir)

Season begins Monday, Sept. 1.

233 Jefferson Building, South Bend, Ind. DR. CRAVENS-See him at his own home in Osceola, Ind., where he will Wall Paper Co., 319 S. Michigan st. give readings daily and cure the sick

without medicase. WILBER'S LE GARO, 5c CIGAR. CALL RELL 551 OR HOME 5551 OR BET- Hand made, union made; none better.

today for IT.

BUSINESS OPPORTUNITIES. extensive chain of retail stores and a best positions. Business Men :- Bell 2906. FOR SALE-A 11-room rooming house, three blocks from center, house modern, One salesman has averaged nearly \$300 per School of Stenography & Typewriting, cheap rent, good lease, reasonable terms. FOR SALE-bor a short time only we will see the salesman has averaged nearly \$300 per School of Stenography & Typewriting, cheap rent, good lease, reasonable terms.

> GET YOUR REPAIRING done at CAR-LIN'S, 105 W. Division st. Umbrellas | 6531. repaired and recovered, shears and knives

ground. Keys made and locks repaired. One safe for sale, 40 by 28. THE Emeralite Desk Lamps on display in FOR SALE-One Ann Arbor Auto delivery FCR RENT-Third floor on 110 S. Michi our west window will show you the wagon, practically new, \$400.00. M. and

value of light properly distributed in S. Steam Vulcanizing Co., 305-307 E. Jefyour work. THE TYPEWRITER SHOP, Inc., Office Supplies Exclusively, 119-121 W. Jefferson Blvd.

STANDARD, Custom and Surgical Corsets that are guaranted. Spirella Corset Shop, S. Michigan and Broadway. Mrs. C. N. Andrews. Home 1638; Bell 3449. PERSONAL-I wish to thank the street

can buy White Sewing Machines and dress E. Jefferson boulevard. HAVERSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd. KODAKS AND SUPPLIES We do fine developing and printing at moderate prices. Satisfaction guaranteed.

South Bend Camera Co., with J. Burke Maxwell Runabout, a bargain ..... 250.03 & Co., 230 S. Mich. st. Open evenings. SCRE'IN DOOR and windows should be ordered now. We make all kinds and those that last and fit. Miller Cabinet 232 N. Michigan St. and Machine Shop, 816 Portage av. Home phone 2032.

RENT A TYPEWRITER OF ARMSTRONG. All Makes-late Model's for Rent or Sold FOR SALE-Four Shetland ponies. Ad-Easy Payments. Phone for sample chine. Bell 620; Home 1297. L. B. ARMSTRONG, Don't forget my Number, 127 W. Jefferson Boulevard.

BUSINESS OPPORTUNITIES. JOHN L JOHNSON. Practical Cabinet Maker. Furniture

Packing, Repairing, Upholstering Finishing and Caneing. Will call for and deliver. 318 N. S. Louis st. Bell phone 2468. WHITE" imported carpet and rug cleaner. LAWN MOWERS ground, 35c and 50c; White Renovating Co., P. O. Box 509, Umbrellas Repaired and Recovered, \$1.00 and up; shears and knives ground, 5c | Inquire 1010 S. Michigan st. Home 1497. CARLIN'S REPAIR SHOP. 105 W. Divison st.

> barbers. A double shift. Open day and night. Plenty of good music. And see FOR SALE-Acorn stove, in good condiour prices. The instancaneous face bleach free with your shave. Don't miss this and with magazine. Call 417 N. Hill st. a lot of our other good liberal stunts. We street car station.

FOR SALE—POULTRY. FOR SALE-50 White Leghorn pullets. Bell phone 2846. E. C. Martindale, 1922 gan. Home 5864.

FOR SALE-22 White Wyandotte Pullets, 51/2 months old. Bell phone 9582. FOR SALE-MISCELLANEOUS. Farmare' 10a Food Barn, 116 N. Mill st.

### FOR SALE-VIISCELLANEOUS.

Get up-to-date comfortable chairs at low-est prices—office desks, tables and filing thing, Wednesday, 1:30 at 427 N. Mich St. cabinets. We can furnish your office com-

safe THE TYPEWRITER SHOP, Inc., and 119-121 W. Jefferson Blvd. Opposite P. O.

GOVERNMENT POSITIONS are easy to get. My free booklett Y-1345 tells how. Wante today—NOW. Earl Hopkins, Washington, D. C.

GOVERNMENT POSITIONS are easy to get. My free booklett Y-1345 tells how. Wante today—NOW. Earl Hopkins, Washington, D. C.

GOVERNMENT POSITIONS are easy to get. My free booklett Y-1345 tells how. Wante today—NOW. Earl Hopkins, Washington, D. C.

GOVERNMENT POSITIONS are easy to get. My free booklett Y-1345 tells how. Schwartz, 135 N. Michigan st. Home for valuable predictions covering one year. Prof. J. Alison, Box A B, Spring-field, Ohio,

GOVERNMENT POSITIONS are easy to get. Storage Sale of a fine lot of dry goods, groceries shoes, gents' furnishings, etc., in town of 1,000 located on two interurban lines in rich farming locality, will invoice about \$7,000, long time lease on brick two-story building 24x80 ft.

GOVERNMENT POSITIONS are easy to give the product of thousehold goods, including square plano dry goods, groceries shoes, gents' furnishings, etc., in town of 1,000 located on two interurban lines in rich farming locality, will invoice about \$7,000, long time lease on brick two-story building 24x80 ft.

GOVERNMENT POSITIONS are easy to give the production of the produc WANTED—A good, middle-aged lady for general housework. Call Bell 611 before by m.

MARRY—An ideal matrimonial paper with descriptions of wealthy marriage.

Box A B, Spring-lease on brick two-story building, 24x80 ft.

Will consider income city property or farm of equal value. Heckman & Van value, able people. Read marriage territories.

ers, at manufacturers' cost, six hole family size, \$25.00, for thirty days only. C. G. FOLSOM MFG. CO.,

Magic. Free particulars. R. B. Flake. FOR SALE-For 30 days, wall paper at half price, 3c and up per roll. Imported Oatmeal, 18c All 2-tone paper at half FOR RENT-Large front room nicely price. Standard Varnish and Paints at furnished. Gentleman preferred. Call PRACTICAL Instruction to a garage and WANTED-A competent girl for general wife in washing and cleaning. Phone 3368 \$1.00 to \$2.00 per gal., that sold at \$1.50 813 W. Washington. Bell 1587. and \$3.50 per gal. 5 year guaranteed roof paint at \$1.00 per gallon. Chicago Wall FOR RENT-Newly furnished front room Paper Co., 319 S. Michigan st. on the market Thursday and Saturday.

> FOR SALE-In St. Joseph county a gen- FOR RENT-Nicely furnished room, bath, FOR SALE OR TRADE-Two lots with eral store consisting of dry goods, gro-WANTED -Giris to learn ciger making: LOCAL PARTY having recently invented ceries and shoes, fifteen years established, quired, 613 N. Lafayette st. Bell phone Park. and applied for patent on device for Owner has other business coming soon 1784. large dry goods and furniture stores, de- that will require all his attention. Inquire

> > volumes, silk bound; also have household goods. Leaving city. Inquire at 6 Main st 'cleek 401 E. South st. FOR SALE-A top buggy, good as new,

and a good single harness. Inquire 520 THE way to study muste. Read my W. Madison st. teacher. After taking a lesson if not sat- FOR SALE-Rebuilt typewriters, Underwood, L. C. Smith, Oliver, Remington Smith Premier, Fox, Blickensderfer, Folding Machine at reasonable prices. Cash

> THE TYPEWRITER SHOP, Inc. 119-121 W. Jefferson Blvd. Open Evenings LIGHT housekeeping rooms, 1004 E. Madi-Expert Repairers of All Makes. FOR SALE-Ker Se days, wall paper at half price, 3c and up per roll, Imported Oniment, 18c. All 2-tone paper at half price. Standard Varnish and Paints at

without medicine. At home at all hours, FOR SALE-Art Garland hard coal burner. Celebrated \$5 readings, \$1. All interurban | Cail Home 1393 or 115 City Hall court. VANTED-YOUNG PEOPLE TO ENROLL IN OUR NIGHT SCHOOL YOU have always with you. You will not FOR SALE-S. Clinton St., 6-room modern BOARD & ROOM DIRECTORY, 426 .

> FOR SALE-A Baby Grand square plane; In good condition; bargain if taken at once. Home 7123 or 1880.

TWO SOWS with 21 pigs. H. 4562. R.

SALE of large stock of Holland Flower is kept in first class condition. Apply to Hettinger Commercial Club, Hettinger, N. lots. Bulbs for full planting. Sale will con-tinue until stock is all sold. Front of Dr. E. R. Dean, Dean Blag. Public Drug Store, Michigan Street. Home phone 2213.

Bidg.

STUDENTS entering every week. Call and arrange for your course. Thomas School Of Stenography & Typewriting. American Of Stenography & Typewriting. American States of Stenography & Typewriting. American States of States of Stenography & Typewriting. American States of S grades of soft and hard coal, slab and body wood. Give us a call. G. C. Hart-man, Old Singer Plant. Bell 79, Home FOR RENT-Eight-room flat 123 Laporte

#### FOR SALB. Automobiles, Motorcycles. Etc.

ferson boulevard. FOR SALE-Excelsior motorcycle, single cylinder; in good condition. A bargain

647 Brick av. - First door south of Michi- FOR RENT-7-room house at 737 Dia-MUST sell "Baby 6", 48 H. P. 1912 Mitchell Touring car, fully equipped. Run about FOR RENT-New strictly modern 6-room st, 5,000 miles. Good as new and guaranteed. Price \$985.00 cash or will take small runa- 4129.

YOUR LAST CHANCE. Ford 4 Cyl. Runabout.....\$200.00 1911 E. M. F. 5 passenger...... 350.00 Model "T" Ford, 5-passenger..... 350.00 Buick Delivery, a dandy ...... 400.00 Reo 4 Pass, or Delivery ...... 225.00 Victoria Electric, real value...... 350.00 SEELY AUTO SCHOOL & GARAGE.

Both Phones. FOR SALE Horses, Carriages, Wagons, etc.

dress Frank Walters, Nappanee, Ind.

DR. DANIEL J. HILL, Veterinary Surgeon. Ringbone and Bone Spavin cured. No pay till cared. No blemish. First-class reference given. All kinds of veterinary work done. Prompt attention given to Miller & Kirkley's 10c Hitch Barn,

Betr Phone 3507. FOR SALE—HOUSEHOLD GOODS, FOR SALE-Table, chairs, beds, gas plate and other household furniture. FOR SALE-Eight-room modern house

tion, will burn wood, soft or hard coal, want your trade. Subway shop, under FOR SALE-Cheap, size 16 Art Garland base burner. Inquire 1127 Haney av. st. Bell phone 1361. FOR SALE-Folding bed in good condition. Cheap. Inquire 720 S. Michi-

#### FOR SALE—PIANOS.

See these planes. WOLCOTT MUSIC CO., 414 North Michigan St.

# FOR SALE-HOUSEHOLD GOODS.

# housekeeping, with yard and shed for chickens. McAllen, 305 S. Michtgan st.

FURNISHED ROOMS. FOR RENT-Furnished rooms suitable Title Building, corner Main and Senter sts. call Geo. N. Whiteman, Real Estate Dealer, for 1 or 2. Hot water heat. Gentlemen Bell phone 4352; Home phone 6538 preferred. Two blocks from center. Bell

phone 1122.

FOR RENT-Furnished rooms for light SOME bargains in real estate. House and and sizes of farms, ranches, plantations housekeeping at 303 N. Lafayette st. lot for \$1.750.00, good location; part cash, and city properties and stocks of mer-FOR SALE-A set of "Balzac" books, 30

> furnished; gentlemen preferred. 402 N. TWO front rooms furnished for light housekeeping; no children, 436 N. Main,

Rent reasonable, 709 S. Eddy st. FOR RENT-Two rooms for light house- Francs M. Jackson, President; Zar Hagey, fruit, \$10,700. Good terms. 45 acres, 6 keeping. Private entrance. Suitable for Secretary. two persons only. 425 S. Eddy.

son st., modern. Bell 2511, Home 1396. FOR RENT-UNFURNISHED ROOMS. FOR RENT-Unfurnished rooms. 210 N

\* WANTED-106 FURNISHED ROOMS, \* location. Cash or contract, on terms to 100 UNFURNISHED ROOMS, 100 \* suit the pur haser. Inquire of \* FURNISHED LIGHT HOUSEKEEP. \* \* ING ROOMS, 100 HOUSES, 50 BOARD Room 204 Summers Bidg., 122 S. Main St.

#### \*\*\*\*\*\* FOR SALE-825 acre stock ranch. Good FOR RENT-OFFICE ROOMS.

FOR RENT-Office rooms, either single dyce, Arkansas. or en saite. Dai'ding is centrally lo cated; elevator service and other mod- | 30,000 ACRES fine land to be sold at aucern conveniences. Are your offices prop- tion, October 10th and 11th at Hettinger, Mic erly kept up? Janitor service includ- North Dakota. Low home-seekers rates sts. ed in rental of office and everything October 5th. For particulars address:

FOR RENT—FLATS.

give \$1.00 worth of cuttings with each FOR RENT-A completely furnished flat, very little money. Government

av. Call at 220 N. Michigan. Geo. FOR RENT-MISCELLANEOUS.

#### gan sf.; rent extremely reasonable. S. M. Robinson & Son, 110 S. Michigan St. Home phone 6114; Bell 685.

FOR RENT—HOUSES mond av. Take possession at once. Call Bell phone 817.

house, 740 N. Diamond av. Bell phone car men for their courtesy to their pat-bout in on same. Call for demonstration. rons who ask to be directed where they M. and S. Steam Vulcanizing Co., 305-307 FOR RENT-Nine-room, new, modern house on east side near car line. Two st. at once. Address J-147, care News-Times, north of the city for sale. Model 10 Buick, 5 pass. ...... 350.00 FOR RENT-A modern 8-room house, \$20; Jeff. Bldg. good location. Inquire 316 Cushing st

> FOR RENT-Strictly modern 6-room Michigan, 21/2 miles from railway market. \$38 Home Phore 6075. Bell 1359. house, 740 N. Diamond. Bell 4129. month, Inquire 236 Paris. Bell 3556.

WEAVER & RINKER BOARD AND ROOM DIRECTORY LESS WALK WHEN WE HAVE • \$2,500. ROOMS TO SELECT FROM? ALSO . Two practically new dwellings on N. St. \$\$\$\$\$ \* LIGHT HOUSEKEEPING SUITES. . Joe st. Renting for \$50 per month. Fine \$555 \* OPEN SUNDAY 9 TO 11, 1 TO 2 . 7-room residence on lot 53x165 feet at No. 355

house, 502 N. Lafavette st., with or with. ment, out garage. Inquire H. A. Wood. Both

HOME PHONE 8720

## FOR SALE—HOUSES,

hardwood finish, hardwood floors, electric light and gas, hot and cold water, FOR SALE-Pennisular range and hard mantle and furnace. Corner lot. A barcoal burner. Price, \$25 each. 1213 S. gain, 301 E. Broadway. Thomas H. Bran-FOR SALE-On E. Dayton, 7 rooms; 3 rooms upstairs, 4 rooms and bath first

strictly modern. Price \$2,750 cash or pay-

ment. Heckman & Van Valia, 118 S. Main

furnace;

floor; combination fixtures;

THREE BIG BARGAINS. For Sale-Nine-room house, \$4,500; 7-J. A. McCollough, Room 3, Hobbs' Bldg. payment. NEW PIANOS from \$160 up; used Pianos FOR SALE-Lots on Leeper av. The most from \$100 up. Also Pianos for rent. A desirable location in the city. Safe and Home Phone 5935, new player plane at about wholesale price. sure investment. Ideal location for a 

Bell phone 31, Home phone 5413.

### FUR SALE--HOUSES.

FOR SALE—A fine moders nome on Woodward av., with garage. A small cottage with bath, gas and eleceric light in good neighborhood. A bungalow all modern except furnice on Quincy st., \$2. payments.

118 S. Main St. Bell Phone 299; Home for South Bend property. Address P. O. Phone 5733. FOR SALE CHEAP-Eight-room house, hardwood finish, hot water heat and

FOR SALE—Neat new 6-room bungalow in south end of the city, one block east FOR SALE—An 80 acre farm, a 40-acre

FOR SALE-House on Michigan av. fine location; 8 rooms and strictly modern. Beil phone 2010.

gas and electric light. Reference re- dwellugs. Inquire 1101 S. 17th st., River

balance to suit or will trade. Other prop-FOR RENT-Large, front room nicely erties up to \$6,700.00. 309 W. Colfax av. you want to do business. Bell phone 1904.

MR. REAL ESTATE PURCHASER-The Home Phone 5686. most important question you will ask in closing a real estate deal is "Is the title

FOR SALE-Lot 63 Oakland park; sever, land. \$3,000. curbing and sidewalk in and paid for. Corner lot and fine residence site. Will H. Phone 1774. sell for best cash offer made within ten days. Address Box J-127, care News-

southwest corner of Howard and St. Louis av. Fine location. W. P. FUREY,

FOR SALE-At a pargain, a new 6-room

Bell Phone 866. FARM MANDS. land, fine water, near railroad, market,

interested, write. Stanley & Stanley, For- Michigan st.

school. Good title. \$12.50 per acre. If

WHY RENT FARM LAND? You can do better! Stop renting-you don't go shead that way. I can tell you how to get a farm of your own and start it right with

FOR SALE-A special pargato in a nne \$55 home of 7 rooms and bath, strictly mod- | >>> ern, with complete laundry is basement, \$\$\$ in a fine neighborhood. This p operty can \$\$\$ be bought for cash or on a costract.

#### W. K. MCHENRY 118 S. Main St. Bell Phone 299. WEITCOMB a RELIER Offer for cash or easy terms

8-room modern house, new, Riverside 134 your indebtedness into one 7-room modern house, Van Buren st. 7-room modern house, new, Cleveland \$\$\$ gal fair of interest 2 per cent 7-room modern house, new, N. O'Brien \$55 of loan. Cail and investigate

5-room modern house, new, E. Bowman | \$5\$ or more furnished rooms can be rented Small frucking tracts of land west and \$\$\$ WHITCOMB & KELLER, Both Phones 1367 | 585 FOR SALE-Farm of 17r acres of good \$45 productive clay loam soil in southwest \$\$\$

7-room modern house, new, Miami st.

7-room modern house, new, E. Bowman | \$55

Can't be bent for stock fruit or grain. \$\$\$ to \$150 per acre if properly worked. Will \*\*\*\*\*\*\*\*\*\*\*\*\* \*\*\*\*\*\*\* 5-acra lot near city with buildings there- \$355555555 on, in part payment. Price \$60 per acre \$585858585 \* Two year lease on 2-story brick bulld- \$\$\$\$\$\$\$\$\$ . ing, containing saloon, with fixtures, stock \$5555555 WHY TAKE THAT LONG, FRUIT. . and license to August, 1913. Will sell for \$\$\$\$\$\$\$

. modern improvements, with open stair w Which became effective May 1st has \$5 . 1316 S. Main et. Hot water heat and all \$4 \*\*\*\*\*\*\*\*\* \*\* proven to be a splendid thing for the \$5 sidewalk sewer, water and gas all in and \$5 porrower of small sums because it \$5 FOR RENT-10-room strictly modern paid for. Price \$4,000. A good invest-Lot No. 12 in Huey Heights addition on \$5 payments arranged to suit the bor- \$5 pryments of \$1 per we.s. All payments as rower. made to date paid, value of lot \$425. No \$8 taxes or 'r'erest until purchase price has \$5 PIANOS, TEAMS, LIVE STOCK, etc. \$5 all been paid. Will take the amount al- \$5 Call, write or phoone Home 6117; \$5 ready paid and purileser can assume as Bell 1746. All pusiness confidential st

payment for the balance at the rate called \$8 for \$1 per week.

above call on J. W. Peters, or telepast | \$33

For particulars concerning an of the

REAL ESTATE FOR SALE OR . RADE-100 acres good windmill, 6 acres timber. Near South Bend and Niles. \$80 per acre. City property as part pay. Address J-161, News-

Home 1968 or 6085. Bell 854.

room house, 347 E. Paris st. \$2.600; one FOR SALE-A ten-room flat building in 7-room house, near Mishawaka av., £1,500. eastern part of city, built about six H. phone 6363; Bell 568; Rec. H. P. 8650. Years. Will take in vacant lot for first WILLIAM N. BERGAN, 325 Jefferson Bidg.

REAL ESTATE.

200. Also several new homes not far from the factory districts for sale for cash or bouse practically new Clatery and well house, practically new, Cistern and well, On interurban line in Berrien Springs,

\* \* \* AN IDEAL FARM \* \* \* 100 acres two miles from town, with 9-room WANTED—FURNISHED ROOMS.

WANTED—I wo furnished rooms for light house-keeping, with yard and shed for chickens, McAllen, 305 S. Michigan, and shed for chickens, making the same for south shed property in chickens, and shed for chickens, making the same factors and shed for chickens, making the same factors and shed for chickens.

of Michigan st. Partly modern. \$50 down farm, a 25 acre farm, a 5 acre farm. All

#### Room 3 Second Floor, 235 S. Michigan st. FOR EXCHANGE.

FOR EXCHANGE-80 acres near Edwards-FOR SALE-7 room modern bungalow, burgh, Mich. Good house and fair barn. nearly ready for occupancy. Piumbing, Owner desires a city residence and will fine lot on E. Madison st. Easy terms take city property worth up to \$2,500 as or, first floor, 215 N. Main St. Bell Happ & Taggert, 203 S. Main st. Either part pay. Price \$5,000. F. E. May, Edwardsburg, Mich.

> FOR SALE AND EXCHANGE-All kinds chandise, everywhere; so don't miss us if

REED REALTY CO., 302 Jefferson Bldg. Bell Phone 2048 good?" Thee Indiana Title and Loan Co. FOR SALE OR EXCHANGE-112 seres FOR RENT-rurnshed rooms for light will answer this question for you and give | clay and sandy loam, 6 miles from city; housekeeping in new modern home. You a \$100,000 guarantee bond that the 8-room house, fair out buildings, windanswer is correct. Indiana Title & Loan mill, fair fences; 20 acres good timber, Co., Title Bldg., Cor. Main and Center sts. large apple orchard, all kinds of small

> miles from city; 11 acres timber; on good gravel road. Close to school, Black

STULTS & COMPANY, 130 E. Jefferson Blvd FOR SALE. Ap 8-room strictly modern house at 1150 Michigan av. A bargain for cash. A 9-room modern house at 1113 Haney

6-room house at 2008 Leer st. 1 house and lot in Lincoln Park addition, near West Division st. New homes in Southmoor park, near south side car line. 8-room house, modern except furnace, 511 Allen st. 8-room house at 1028 DeMaude av.

A 6-room house at 1113 East Sorin st A 6-room house on an acre lot near West Division st. in Lasalle Park addition. A 4 apartment flat, modera, 2206 B. A double house, big lot, 1821-1823 8. Michigan st. Lots in Pirner Place addition, south of Micaigan av. on Allen, Blaine and Lindner Improved property to trade for vacant

We sell lots in Southmoor 'ark, Birner lace and Lincoin Park additions. Fire Insurance. Rents collected. W. B. FUREY. Room 204 Summers' Bldg.

Bell Phone 866. Dome Phone 5866

# CHEAP MONEY FOR WIN-

TER SUPPLIES. Are you ready for winter? \$85 Do you want to lay in your \$55 coal supply or winter clothing? Home Phose 5733 \$\$\$ Or pay off all your accumulat-\$55 ed Summer Bilis? We are pre-\$38 pared to put you entirely \$\$\$ your feet and concentrate all place. We loan Money | \$35 Louvehold goods, etc., at the le-

\$5% per month, plus \$3.00 for cost

222

\$55

222222222

22222222

22222222

222234

222223

our new system. PROVIDENT LOAN CO. (Incorporated) Successor to

SOUTH BEND LOAN CO. Oldest, largest and most reliable company in Indiana, (Liceused and Bonded.) | \$55 301 S. Mich. St., Cor. Wayne. (Over 999 Clothing Store,

# THIS

SE REDUCES THE COST. See us for \$5 \$\$ any amount up to \$250. Time and \$\$ Loans on HOUSEHOLD GOODS, &

STATE LOAN COMPANY (Incorporated) 3555 Room 1 Merchants' Bank Bldg., 3553 \$\$\$\$\$ 231 South Michigan Street \$\$8\$\$

\$3333333 South Bend, Ind.

\$\$333\$**\$\$\$**\$\$ 33535656565655555555555535523555555

> MONEY TO LOAN, 2% Home phone 6600 Bell phone 1618 12 L. O. O. F. Lidg.

SECURITY LOAN COMPANY, 33